THE TIPSTER.

BY EDWIN LEFEVRE

THE clerks gave him a farewell dinner. All were there, even the head office boy, to whom the \$2 subscription was no light matter. The man who probably would succeed Gilmartin as manager, Jenkins, acted as toastmaster. He made a witty speech. Moreover, he seemed sincerely sorry to bid goodby to the man whose departure meant promotion—which was the nicest compliment of all. And the other clerks—old Williamson, long since ambition proof, and young Hardy, bitten ceaselessly by it, and middle-aged Jameson, who knew he could run the business in or out of the office—all told him how good he had been and how sorry they were he would no longer be with them, but how he was going to do so much better by himself, and they hoped he would not "cut" them when he met them after he had become a great millionaire. And Gilmartin felt his heart grow soft, and feelings not all of happiness who probably would succeed Gilmartin as manager, heart grow soft, and feelings not all of happiness came over him.

Gilmartain had been eager to go to Wall street. But

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Gilmartain had been eager to go to Wall street. But this leave-taking made him sad. The old Gilmartin who had worked with these men was no more and the new Gilmartin feit sorry. He told them very simply he did not expect ever again to spend such pleasant years anywhere as at the old office, If he had his life to live over again he would try really to deserve all that they had said of him on this evening. And he was very, very sorry to leave them. "Very sorry, boys; very sorry. Very sorry!" he finished lamely, with a wistful smile. He shook hands with each man—a strong grip as though he were about to go on a journey from which he might never return—and in his heart of hearts there was a new doubt of the wisdom of going to Wall street. But it was too late to draw back.

Everybody in the drug trade seemed to think that Gilmartin was on the high road to fortune. Those old business acquaintances and former competitors whom he happened to meet in the street cars or in theatre lobbies always spoke to him as to a millionaire-to-be, in what they imagined was correct Wall street jargon. Their efforts made him smile with a sense of superiority, at the same time that their admiration for his cleverness made his soul thrill joyously. Among his new friends in Wall street also he found much to enjoy. The other customers—some of them very wealthy men—listened to his views regarding the market attentively. The brokers themselves treated him as a "good fellow." They cajoled him into trading often—every 100 shares he bought or sold meant \$12.50 to them—and when he won they praised his unerring discernment. When he lost they soothed him by scolding him for his recklessness.

From 10 to 3 they stood before the quotation board and watched a quick-witted boy chalk the price changes, which one or another of the customers read aloud from the tape as it came from the ticker. The higher stocks went the more numerous the customers became. All were winning, for all were buy

point of the joke. They were all neophytes at the

point of the joke. They were all neophytes at the great game.

When the slump came all were heavily committed to the bull side. It was a bad slump. It was so unexpected—by the lambs—that all of them said, very gravely, it came like a thunder-clap out of a clear sky. While it lasted it was very uncomfortable. Those same joyous, winning stock gambiers, with beaming faces, of the week before, were fear-clutched, losing stock gambiers, with livid faces, on what they afterward called the day of the panic. It really was only a slump: rather sharper than usual. Too many lambs had been over-speculating. The wholesale dealers in securities—and insecurities—held very little of their own wares, having sold them to the lambs, and wanted them back now—cheaper. And so the fast horses

securities—and insecurities—neld very fittle of their own wares, having sold them to the lambs, and wanted them back now—cheaper. And so the fast horses some had all but bought joined the steam yachts others almost liad chartered. And the demolisher of dreams and dwelling was the ticker that, instead of golden jokes, was now clicking financial death.

Their own ruin, told in mouriful numbers by the little machine, fascinated them. To be sure, poor Gilmartin said: "T've changed my mind about Newport. I guess I'll spend the summer on my own Hotel de Roof!" And he grinned; but he grinned alone, Wilson, the dry goods man, who laughs so joyously at everybody's jokes, was now watching, as if under a hypnotic spell, the lips of the man who sat on the high stool beside the ticker and called out the prices to the quotation boy. Brown, the slender, pale-faced man, was outside in the hall, pacing to and fro. All was lost, including honor. Gilmartin came out from the office, saw Brown, and said, with sickly bravado:

"I heid out as long as I could. But they got my ducats. A sporting life comes high, I tell you!"

But Brown did not heed him, and Gilmartin pushed the elevator button impatiently and cursed at the delay. He not only had lost the "paper" profits he had

ne elevator button impatiently and cursed at the delay. He not only had lost the "paper" profits he had accumulated during the bull market, but all his savings of years had crumbled away beneath the strokes of the ticker that day,

After the slump most of the customers returned to their legitimate business. Gilmartin, after the first numbing shock, tried to learn of fresh opportunities in the drug business. But his heart was not in his search. There was the shame of confessing defeat in Well street. wall street so soon after leaving Maiden lane; but far stronger than this was the effect of the poison of gambling. A few lucky weeks in the stock market would win him back all he had lost—and more!

He saw it now very clearly. Every one of his mistakes had been due to inexperience. He had imagined he knew the market. But it was only now that he really knew it, and, therefore, it was only now that really knew it, and, therefore, it was only now that he really knew it, and, therefore, it was only now that he could reasonably hope to succeed. Properly applied, this wisdom ought to mean much to him. In a few weeks he was again spending his days before the quotation board, gossiping with those customers who had survived, giving and receiving advice. And as time passed the grip of Wall street on his soul grew stronger until it strangled all other aspirations. He could talk, think, dream og nothing but stocks. He could not read the newspapers without thinking how he market would "take" the news contained therem.

The atmosphere of the street, the odor of speculation, surrounded him on all sides, enveloped him like a fog, from which the things of the outside world appeared as though seen through a veil. He lived in the district where men do not say "Good morning!" on meeting one another, but "How's the market?" or, when one asks "How do you feel?" receives for an answer. "Bullish," or "Bearish," instead of a reply regarding the state of health.

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At first, after the fatal slump, Gilmartin importuned his brokers to let him speculate on credit in a small way. They did. They were kindly enough men and sincerely wished to help him. But luck ran against him. With the obstinacy of unsuperstitious gamblers, he insisted on fightling fate. He was a bull in a bear market; and the more he lost the more he thought the inevitable "rally" in prices was due. He bought in expectation of it, and lost agait and again, until he owed the brokers a greater sum than he could possibly pay, and they refused point blank to give him credit for another cent, disregarding his vehement entreaties to buy a last hundred, just one more chance. him credit for another cent, disregarding his vehement entreaties to buy a last hundred, just one more chance, the last, because he would be sure to win. And, of course, the long-expected happened, and the market went up with a rapidity that made the street blink; and Gilmartin figured that, had not the brokers regused his last order, he would have made enough to pay off the indebtedness and have left in widition \$2,950, for he would have "pyramided" on the way up. He showed the brokers his figures accusingly, and they had some words about it and he left the office, almost tempted to sue the firm for conspiracy with intent to defraud.

almost tempted to sue the firm for conspiracy with intent to defraud.

When he returned to the broker's office—the next 2-ay—he began to speculate in the only way he could vicariously. Smith, for instance, who was long of 170 St. Paul at 125, took less interest in the deal than 171 did Gilmartin, who thenceforth assiduously studied 181 he new slips and sought information on St. Paul all 181 feer the street, listening thrillingly to tips and ruriors regarding the stock, suffering keenly when the brice declined, laughing and chirruping blithely if the 181 for or regarding the stock, suffering keenly when the brice declined, laughing and chirruping blithely if the 181 sown stock. Indeed, in some cases his interest was so poignant and his advice so frequent—he would speak of our deal—that the lucky winner gave him a small share of his spoils, which Gilmartin accepted without hesitation—he was beyond pride-wounding by now—and promptly used to back some miniature deal of his own on the Consolidated exchange, or even in "Percy's"—a dingy little bucketshop, where they took orders for two shares of stock on a margin of 1 percent—that is, where a man could bet as little as \$2.

Later it often came to pass that Gilmartin would borrow a few dollars, when the customers were not trading actively. The amounts he borrowed diminished by reason of the increasing frequency of their refusals. Finally he was asked to stay sway from the office where once he had been an honored and pampered customer.

He became a Wall street "has been" and could be seen daily on New street, back of the Consolidated ex-change, where the "put" and "call" brokers congre-gate. The tickers in the saloons near by fed his gam-bler's appetite. From time to time luckier men took him into the same beticked saloons, where he ate at

the free lunch counters and drank beer and talked stocks and listened to the lucky narratives with lips tremulous with readiness to smile and grimace. One day, in New street, he overheard a very well known broker tell another that Mr. Sharpe was "going

Gilmartin, with the \$10 he had borrowed, promptly

Gilmartin, with the \$10 he had borrowed, promptly bought ten shares in a bucketshop at 63%; the stock promptly went to 62%; he was promptly "wiped," and the stock promptly went back to 64%.

On the next day a fellow customer of the Gilmartin of old days invited him to have a drink. Gilmartin resented the man's evident prosperity. He felt indignant at the ability of the other to buy hundreds of shares. But the liquor soothed him and in a burst of mild remorse he told Smithers, after an apprehensive look about him, as if he feared someone might over-



"I'LL TELL YOU SOMETHING ON THE DEAD Q. T. FOR YOUR OWN BENEFIT."

to move up Pennsylvania Central right away." The overhearing of the conversation was a bit of rare good luck that raised Gilmartin from his sodden apathy and made him hasten to his brother in law, who ken and made him hasten to his brother-in-law; who kep a grocery store in Brooklyn. He implored Griggs to go to a broker and buy as much Pennsylvania Central as he could—that is, if he wished to live in luxury the est of his life. Sa'n Sharpe was going to put it up. Also he borrowed \$10.

Griggs was tempted. He debated with himself many hours and at length yielded with misgivings. He took his savings and bought 100 shares of Pennsylvania Central at 64 and began to neglect his business in order to study the financial pages of the newspapers. Finally he had a telephone put in his little shop, to be able to talk to his brokers.

'Pa. Cent. is going 'way up.'

"Pa. Cent. is going way up."
"Yes?" said Smithers, calmly.
"Yes; it will cross par, sure."
"Umph!" between munches of a pretzel.
"Yes. Sam Sharpe told"—Gilmartin was on the point of saying a "friend of mine." but caught himself and went on, impressively—"told me yesterday to buy Pa. Cent., as he had accumulated his full line and was ready to whom it up. And was ready to whom it up. was ready to whoop it up. And you know what Sharpe is," he finished.
"Is that so?" nibbled Smithers.

"Why, when Sharpe makes up his mind to put up a stock, as he intends to do with Pa. Cent., nothing on

earth can stop him. He told me he would make it cross par within sixty days. This is no hearsay, no tip. It's cold facts. I don't hear it's going up; I don't think it's going up; I know it's going up. Understand?" stand?"

In less than five minutes Smithers was so wrought up that he bought 500 shares and promised solemnly not to "take his profits." i. e., sell out, until Gilmartin said the word. Then they had another drink and another drink and another below the below the statement of the selection of the selecti

not to "take his profits," i. e., sell out, until Gilmartin said the word. Then they had another drink and another look at the ticker.

"You want to keep in touch with me," said Gilmartin. "I'll tell you what Sharpe tells me. But you must keep it quiet," with a sidewise nod that pledged Smithers to honorable secrety.

Had Gilmartin met Sharpe face to face, he would not have known who was before him.

Shortly after he left Smithers he buttonholed another acquaintance, a young man who thought he knew Wall street, and, therefore, had a hobby-manipulation. No one could induce him to buy stocks by telling him how well the companies were doing, how bright the prospects, etc. That was the bait for "suckers," not for clever young stock operators. But anyone, even a stranger, who said that "they"—the perennially mysterious "they," the "big men," the mighty "manipulators" whose life was one prolonged conspiracy to pull the woll over the public's eyes—"they" were going to "jack up" these or the other shares, was welcomed, and his advice acted upon.

"You're just the man I was looking for," said Gilmartin, who hadn't thought of the young man at all.

"Are you a deputy sheriff?"

"No." A slight pause, for oratorical effect, "I had a long talk with Sam today."

"What Sam*

"What Sam?"

"Sharpe. The old boy sent for me. He was in mighty good humor, too. Tickled to death. He might well be—he's got 60,000 shares of Pennsylvania Central. And there's going to be from 50 to 60 points profit in it."

"H'm!" sniffed Freeman skentically yet impressed. "H'm!" sniffed Freeman, skeptically, yet impressed

"H'm!" sniffed Freeman, skeptically, yet impressed by the change in Gilmartin's attitude from the moneyborrowing humility of the previous week to the confident tone of a man with a straight tip. Sharpe was notoriously kind to his old friends—rich or poor.

"I was there when the papers were signed," Gilmartin said, hotly, "I was going to leave the room, but Sam told me I needn't. I can't tell you what it is about; really I can't. But he's simply going to put the stock above par. Let me know who is manipulating a stock, and to h—l with dividends and earnings. Them's my sentiments," with a final hammering nod, as if driving in a profound truth.

"Same here," assented Freeman, cordially. He was attacked on his vulnerable side.

Strange things happen in Wall street. Sometimes tips come true. It so proved in this case. Sharpe started the stock upward brilliantly—the movement became historic in the street—and Pa. Cent, soared dizzily and all the newspapers talked of it and the public went mad over it and it touched 80 and 85 and 88 and higher and then Gilmartin made his brother.

public went mad over it and it touched 80 and 85 and 88 and higher, and then Gilmartin made his brother-in-law sell out and Smithers and Freeman. Their profits were: Griggs, \$3,000; Smithers, \$15,100; Freeman, \$2,750. Gilmartin made them give him a good percentage. He had no trouble with his brother-in-law. Gilmartin told him it was an inviolable Wall street custom, and so Griggs paid with an air of much experience in such matters. Freeman was more or less grateful. But Smithers met Gilmartin and full of his good luck repeated what he had told a dozen men within an hour:

'I did a dandy stroke the other day. Pa. Cent. looked to me like higher prices, and I bought a wad of it. I've cleaned up a tidy sum." And he looked proud of his own penetration. He really had forgotten that it was Gilmartin who had given him the tip. But not so Gilmartin, who retorted, witheringly:

"Well, I've often heard of folk that you put into good things and they make money and afterward they

good things and they make money and afterward they come to you and tell you how darned smart they were to hit it right. But you can't work that on me. I've got witnesses."
"Witnesses." echoed Smithers, looking cheap. He

remembered. "Yes, wit-ness-es," mimicked Gilmartin, sdornfully.
"I all but had to get on my knees to make you buy it.
And I told you when to sell it, too. The information came to me straight from headquarters and you got the use of it, and now the least you can do is to give me \$2,500."

In the end he accepted \$800.

In the end he accepted \$800,

It seemed as though the regeneration of Gilmartin had been achieved when he changed his shabby raiment for expensive clothes. He paid his tradesmen's bills and moved into better quarters. He spent his money as though he had made millions. One week after he had closed out the deal his friends would have sworn Gilmartin had always been prosperous. He began to speculate again, in the office of Freeman's brokers.

t the end of the second month he had lost not only the \$1,200 he had deposited with the firm, but an additional \$250 he had given his wife and had been obliged to "borrow" back from her, despite her assyrances he would lose it. This time the slump was really unexpected by all, so that the loss of the second fortune did not reflect on Gilmartin's ability as a speculator, but on his luck. As a matter of fact, he had been too careful and had sinned from over-timidity at first,

only to plunge later and lose all.

As the result of much thought about his losses Gilmartin became a professional tipster. To let others martin became a professional tipster. To let others speculate for him seemed the only sure way of winning. He began by advising ten victims—he learned in time to call them clients—to sell Steel Rod preferred, each man 100 shares, and to a second ten he urged the purchase of the same quantity of the same stock. To all he advised taking 4 points' profit. Not all followed all he advised taking 4 points' profit. Not all followed his advice, but the seven clients who sold it made between them nearly \$3,000 over night. His percentage amounted to \$287.50. Six bought, and when they lost he told them confidentially how the treachery of a leading member of the pool had obliged the pool managers to withdraw their support from the stock temporarily, whence the decline. They grumbled, but he assured them that he himself had lost nearly \$1,600 of his own.

For some months Gilmartin made a fair living, but sor some months Gilmartin made a fair living, but business became very dull. People learned to fight shy of his tips. Had he been able to make his customers alternate their winnings and losses he might have kept his trade. But, for example, "Dave" Rossiter, in Stuart & Stern's office, stupidly received the wrong tip six times in succession. It wasn't Gilmartin's fault, but Rossiter's bad luck.

At length failing to get enough clients in the ticker.

At length, failing to get enough clients in the ticker district itself, Gilmartin was forced to advertise in an afternoon paper, six times a week, and in the Sunday edition of one of the leading morning dailies. The advertisements ran like this:

for our investors by the best system ever devised. Deal with genuine experts. Two methods of operating—one speculative, the other insures absolute safety.

NOW is the time to invest in a certain stock for ten points sure profit. Three points margin will carry it. Remember how correct we have been on other stocks. Take advantage of this move.

IOWA MIDLAND. Big movement coming in this stock. It's very near at hand. Am waiting daily for word. Will get it in time. Splendid opportunity to make big money. It costs only a 2-cent stamp to write to me.

CONFIDENTIAL INFORMATION. Private secretary of banker and stock operator of world-wide reputation has valuable information. I don't wish your money. Use your own broker. All I want is a share of what you will surely make if you follow my advice.

WILL ADVANCE \$40 PER SHARE. A fortune to be made in a railroad stock. Deal pending which will advance same \$40 per share within three months. Am in position to keep informed as to developments and the operations of a pool. Parties who will carry for me 100 shares with a New York stock exchange house will receive the full benefit of information. Investment safe and sure. Highest references given.

He prospered amazingly. Answers came to him He prospered amazingly. Answers came to him from furniture dealers on Fourth avenue and dairymen up the state and fruit growers in Delaware and factory workers in Massachusetts and electricians in New Jersey and coal miners in Pennsylvania and shopkeepers and physicians and plumbers and undertakers in towns and cities near and far. Every morning Gilmartin telegraphed to scores of people—at their expense—to sell, and to scores of others to buy the same stocks.' And he claimed his commissions from the winners.

Little by little his savings grew, and with them

Little by little his savings grew, and with them grew his desire to speculate on his own account.

He met Freeman one day in one of his dissatisfied moods. Out of politeness he asked the young cynic the universal query of the street:

"What do you think of 'em?" He meant stocks,

"What difference does it make what I think?" sneered Freeman, with proud humility. "I'm nobody."

But he looked as if he did not agree with himself.

"What do you know?" pursued Gilmartin, mollifyingly.

ingly.
"I know enough to be long on Gotham Gas. I just bought 1,000 shares at 180." He really had bought 100

On information. I got it straight from a director "On information. I got it straight from a director of the company. Look here, Gilmartin, I'm pledged to secrecy. But, for your own benefit, I'll just tell you to buy all the Gas you can possibly carry. The deal is on. I know that certain papers were signed last night, and they are almost ready to spring it or the public. They haven't got all the stock they want. When they get it, look out for fireworks."

Gilmartin did, not perceive any resemblance between Freeman's tips and his own. He said, hesitatingly, as though ashamed of his timidity:

"The stock seems pretty high at 180."

"The stock seems pretty high at 180.

"You won't think so when it sells at 250. Gilmartin, I don't hear this: I don't think it; I know it."
"All right: I'm in." quoth Gilmartin, jovially, and bought 100 shares of Gotham Gas at \$185 per share. Also he telegraphed to all his clients to plunge in the

It fluctuated between 184 and 186 for a fortnight. Freeman daily asservated that "they" were accumulating the stock. But one fine day the directors met, agreed that business was bad, and, having sold out most of their own holdings, decided to reduce the dividend rate from 8 to 6 per cent. Gotham Gas broke 17 points in ten short minutes. Gilmartin lost all he had. He found it impossible to pay for his advertisements. The telegraph companies refused to accept any more "collect" messages. This deprived Gilmartin of his income as a tipster. Griggs had kept on speculating and had lost all his money and his wife's in a little deal in Iowa Midland. All that Gilmartin could hope to get from him was an occasional invita-It fluctuated between 184 and 186 for a fortnight.

speculating and had lost all his money and his wife's in a little deal in Iowa Midland. All that Gilmartin could hope to get from him was an occasional invitation to dinner. Mrs. Gilmartin, after they were dispossessed for non-payment of rent, left her husband and went to live with a sister in Newark.

His clothes became shabby and his meals irregular. But always in his heart, as abiding as an inventor's faith in himself, there dwelt the hope that some day, somehow, he would strike it rich in the stock market.

One day he borrowed \$5 from a man who had made \$5,000 in Cosmopolitan Traction. The stock, the man said, had only begun to go up, and Gilmartin believed it and bought five shares in "Percy's," his favorite bucketshop. The stock began to rise slowly, but steadily. The next afternoon "Percy's" was raided. Gilmartin lingered about New street, talking with other customers of the raided bucketshop, discussing whether or not it was a "put up job" of old Percy himself, who, it was known, had been losing money to the crowd for weeks past. One by one the victims went away and at length Gilmartin left the ticker district. He walked slowly down Wall street, then turned up William street, thinking of his luck.

He had not even his car fare. Then he remembered that he had not eaten since breakfast. It did him no good to remember it now. He would have to get his dinner from Griggs in Brooklyn.

him no good to remember it now. He would have to get his dinner from Griggs in Brooklyn.

"Why," Gilmartin told himself, with a burst of curious self-contempt, "I can't even buy a cup of

He raised his head and looked about him to find how insignificant a restaurant it was in which he could not even buy a cup of coffee. He had reached Maiden lane. As his glance ran up and down the north side of that street, it was arrested by the sign:

MAXWELL & KIP.

At first he felt vaguely what it meant. It had grown unfamiliar with absence. The cierks were coming out. Jameson, looking crustier than ever; Danry, some inches taller, no longer an effice boy, but spick and span in a blue serge suit and a necktie of the spick and span in a blue serge surfaint a heracter of the latest style, exhaling health and correctness; Williamson, grown very gray and showing on his face thirty years of routine: Baldwin, happy \$\simes\$ of yore at the ending of the day's work, and smiling at the words of Jenkins—Gilmartin's successor—who were an air of authority, of the habit of command which he had not known in the old days. known in the old days.

Of a sudden Gilmartin was in the midst of his old life. He saw all that he had been, all that he might still be. And he was overwhelmed. He longed to rush

still be. And he was overwhelmed. He longed to rush to his old associates, to speak to them, to shake hands with them, to be the old Gilmartin. He was about to step toward Jenkins, but stopped abruptly. His clothes were shabby and he felt ashamed.

He turned on his heel with a sudden impulse and walked away from Maiden lane quickly. All he thought now was that he would not have them see him in his plight. As he walked a great sense of loneliness came over him.

He was back in Wall street.

"If I could only buy some Cosmopolitan Traction!" he said. Then he walked forlornly northward, to the great bridge, on his way to Brooklyn to sat with Griggs, the ruined groceryman.

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MODERN FABLES BY GEORGE

The Fable of the Young Man Who Was Left Money and Suddenly Became a Prominent Citizen

NCE upon a Time there was a Tapioca A Relative had died and left him a large Bale of the Carnegie Library Compound. As soon as it was noised around that the Mark was actually carrying Money in his Clothes, every Short-Card Manin the Business began to break through the Crowd,

In the Twinkling of an Eye the Legatee was trans-ormed from an ordinary, hande-me-down Plug to one of our Prominent Citizens. Many who had been unable to place him while he was feeding at a \$4 Oatmeal Resort on a Side Street



After About Three Months He Became a Sure-enough Connoisseur.

now dashed madly across the Car Tracks to give him the Joyous Mitt and ask him to come up to the House some Evening.

And he, like every other Proud Mortal who is being pelted with Bouquets, fancied that his Popularity was based upon his own Sterling Qualities and did not arise from the Fact that he was known up at the

Those who doctored up the Bricks for him did not take the Trouble to put any Gold-Plating on the Outside. They nailed his Currency and then promised to deliver the Goods by Messenger Boy, so as to save him Trouble.

He learned that a great many Exclusive Organiza-tions wanted to take in a few Members who were So-

cially Prominent. Every time that he was handed the Social Prominence Gag he fell and signed an Ap-plication Blank.

In a Couple of Months he had so many Brothers and Fellow Clubmen that he could not turn a downtown Corner without running into a Hot Touch.

Also he was Pie for the Dignified Gentlemen representation that the could be a second to the country of t resenting the Eastern Publishing House, Long ago this species of the Hold-Up Man was known as a Book Agent but in these latter Days he is a Special Envoy who brings Glad Tidings of Great Joy to the

superior Intellectual Classes who are known to be there with the Coin.

Every Hypnotic Salesman who cornered the Mark sang the old Solo about giving Special Terms to a few Book-Lovers in order to derive a certain Prestige

from the use of their Names.

Take a Man who never has studied any Volume except the Winter Book and tell him that he is a Biblio-

cept the Winter Book and tell him that he is a Bibliophile and he will swell a few Inches, whether he
knows the Meaning of the Word or Not.

In a short time the Prominent Citizen had a Library that was greatly admired by all who visited
his Apartments and the Books were in first class condition. He never took any of them down, for fear
that he could not put them back in the Right Place.

After about Three Months he became an Art Critic
and a sure-enough Concisseur. He heavy it because and a sure-enough Connoisseur. He knew it because a great many Dealers took him into the Back Room and told him so.

Then they would throw the Light on a Creation

Then they would throw the Light on a Creation that had been in the Salon, or else tenderly remove the Cotton Batting from a Bronze that could not be broken with a Maul. He would try to convince himself that there was a certain Difference between these Masterpieces and the Junk that he saw in the 99-cent Stores. He had to see a Difference or else he could not have got away with the Connoisseur Bluffs.

So he became a well known Collector. Many Friends told him he had Francista Taxes and the beares to he

So he became a well known Collector. Many Friends told him he had Exquisite Taste and he began to believe it himself, so he attended Exhibitions and began to roast the Moderns.

Whereas he had been known in the Old Days as a Parlor Blacksmith, he now discovered that he was a Strong Card at Dinner Parties, especially if he stood for the Check. He got many a Laugh out of the antique Wheezes that he had cribbed from the Joke Book, and when he arose to spring the Prehistoric, Toast everybody applauded before he said a Word, because that was the safest time to Applaud.

Among other startling Discoveries made by the Popular Leader of the Smart Set was one concerning his Business Sagacity. He received long typewritten Letters from the Pieumatic Brothers, representing the Smoke Syndicate, offering to let him in on the Ground Floor provided he would rush Check by Return Mail, otherwise it would he Too Late.

It appeared from these letters that the Syndicate had

It appeared from these letters that the Syndicate had acquired all the Claims on the East Slope of the Bull-kon Range and were within thirty feet of the well known Mine that was turning out \$8,000 a Minute. Already three Shafts and the Original Capital had been sunk, and the Ore was found to coatain ferman Silver. Brass. Gold Fillings, Celluloid, Borax and Pepsin, all in Paying Quantities.

The Expert employed by the Company had just completed his third Dream and estimated that the Lodes somewhere in the Vicinity contained \$40,000,000 worth of Something, and now it was merely necessary to go ahead and find it. The Stock offered at 8 cents a Share would be advanced to \$1.14 on Jan, 1st. Accompanying the Confidential Letter was a Half-Tone Picture of the Mountain, merely as an Evidence of Good Faith The Mark had read somewhere that any one who

into Property is not considered a True Sport until he takes a Flyer at the Mining Game



He Received Long Typewritten Letters From the Pneumatic Bros.

bought a few Bundles of Stock, the Par Value of which make Senator Clark of Montana look like a Piker and, although his Cautious Friends warned him to hold out his Money and loan it to them, he per-sisted in his Wild Speculations. He put in more than \$450 and at the end of the Fifth Year received \$1.87 in Premiums, and expects to be in the P. A. B. Widener Class if he lives until

In the meantime he is working at his other Trades of Promihent Clubman, Social Leader and Art Critic.

Moral: Wealth brings Happiness only when expended for Fuel to feed the Spiritual Existence.

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